

IN THE CLAIMS

Please amend the claims as follows:

Claim 1 (Currently Amended) A method of communicating, comprising the steps of:
storing a customer's financial information in a supplier computer system based on an off-line transaction between a customer and a supplier;
beginning an on-line purchase by the customer with the supplier and communicating to a server computer by the customer;
determining that the customer is an acceptable credit risk for the on-line purchase using the customer's financial information in the supplier computer system and which is based on the off-line transaction[.];
communicating to the customer that the on-line purchase has been approved, after said determining step determines that the customer is an acceptable credit risk.

Claim 2 (Original): A method according to claim 1, wherein said step of storing comprises:

storing the customer's financial information based on a lease.

Claim 3 (Currently Amended): A method according to claim [[2]] 1, wherein said step of storing comprises:

storing the customer's financial information based on a lease of an image forming device.

Claim 4 (Original): A method according to claim 1, wherein said step of storing comprises:

storing the customer's financial information based on a purchase of an image forming device.

Claim 5 (Original): A method according to claim 4, wherein said step of storing comprises:

storing the customer's financial information based on a purchase of at least one of a copier and a facsimile machine.

Claim 6 (Original): A method according to claim 1, wherein said determining step comprises:

determining that the customer is an acceptable credit risk based the existence of a lease of a machine by the customer.

Claim 7 (Currently Amended): A method according to claim [[6]] 1, wherein said determining step comprises:

determining that the customer is an acceptable credit risk based the existence of a lease of a machine by the customer and up-to-date payments on the lease.

Claim 8 (Original): A method according claim 1, wherein said step of communicating to the customer comprises:

communicating that the on-line purchase which is a purchase of supplies for an image forming device which has been obtained through the off-line transaction has been approved.

Claim 9 (Original): A method according to claim 1, further comprising the step of: issuing a bill for the on-line purchase.

Claim 10 (Original): A method according to claim 9, wherein said step of issuing a bill comprises:

issuing an electronic bill for the on-line purchase.

Claim 11 (Original): A method according to claim 10, wherein said step of issuing a bill comprises:

transmitting the electronic bill for the on-line purchase by email.

Claim 12 (Original): A method according to claim 10, wherein step of issuing a bill comprises:

notifying said customer that said electronic bill is stored at an Internet site.

Claim 13 (Original): A method according to claim 12, wherein said notifying step comprises:

notifying said customer by an electronic mail message that said electronic bill is stored at the Internet site.

Claim 14 (Original): A method according to claim 10, wherein said step of issuing a bill comprises:

issuing a single electronic bill for both the on-line purchase and a lease corresponding to the off-line transaction.

Claim 15 (Original): A method according to claim 9, further comprising the step of:

printing a paper bill for the on-line purchase, and sending the paper bill to the customer.

Claim 16 (Original): A method according to claim 9, further comprising the step of: debiting a pre-registered bank account by an amount corresponding to the on-line transaction.

Claim 17 (Original): A method according to claim 16, wherein said debiting step comprises:

debiting a pre-registered bank account by an amount corresponding to the on-line transaction and a payment for the off-line transaction.

Claim 18 (Original): A method according to claim 1, further comprising the step of: charging a third party credit card of the customer for the on-line transaction.

Claim 19 (Original): A method according to claim 1, further comprising the step of: issuing a paper bill for said transaction if said financial information is not valid.

Claim 20 (Original): A method according to claim 9, wherein said step of issuing comprises:

issuing the bill for the on-line purchase according to a predetermined billing cycle which is greater than one day.

Claim 21 (Original): A method according to claim 9, wherein said step of issuing comprises:

issuing a single bill for plural transactions occurring over a time period.

Claim 22 (Original): A method according to claim 1, further comprising the step of: purchasing a product through the on-line purchase, the product being different from a product obtained through the off-line transaction.

Claim 23 (Original): A method according to claim 22, wherein said step of purchasing comprises:

purchasing the product through the on-line purchase which is for use with the product obtained through the off-line transaction.

Claim 24 (Currently Amended): A system for communicating, comprising:
means for storing a customer's financial information in a supplier computer system
based on an off-line transaction between a customer and a supplier;
means for beginning an on-line purchase by the customer with the supplier and
communicating to a server computer by the customer;
means for determining that the customer is an acceptable credit risk for the on-line
purchase using the customer's financial information in the supplier computer system and
which is based on the off-line transaction; and
means for communicating to the customer that the on-line purchase has been
approved, after means for determining determines that the customer is an acceptable credit
risk.

Claim 25 (Original): A system according to claim 24, wherein said means for storing
comprises:

means for storing the customer's financial information based on a lease.

Claim 26 (Currently Amended): A system according to claim [[25]] 24, wherein said means for storing comprises:

means for storing the customer's financial information based on a lease of an image forming device.

Claim 27 (Original): A system according to claim 24, wherein said means for storing comprises:

means for storing the customer's financial information based on a purchase of an image forming device.

Claim 28 (Original): A system according to claim 27, wherein said means for storing comprises:

means for storing the customer's financial information based on a purchase of at least one of a copier and a facsimile machine.

Claim 29 (Original): A system according to claim 24, wherein said means for determining comprises:

means for determining that the customer is an acceptable credit risk based the existence of a lease of a machine by the customer.

Claim 30 (Currently Amended): A system according to claim [[29]] 24, wherein said means for determining comprises:

means for determining that the customer is an acceptable credit risk based the existence of a lease of a machine by the customer and up-to-date payments on the lease.

Claim 31 (Original): A system according claim 24, wherein said means for communicating to the customer comprises:

means for communicating that the on-line purchase which is a purchase of supplies for an image forming device which has been obtained through the off-line transaction has been approved.

Claim 32 (Original): A system according to claim 24, further comprising:
means for issuing a bill for the on-line purchase.

Claim 33 (Original): A system according to claim 32, wherein said means for issuing a bill comprises:

means for issuing an electronic bill for the on-line purchase.

Claim 34 (Original): A system according to claim 33, wherein said means for issuing a bill comprises:

means for transmitting the electronic bill for the on-line purchase by email.

Claim 35 (Original): A system according to claim 33, wherein means for issuing a bill comprises:

means for notifying said customer that said electronic bill is stored at an Internet site.

Claim 36 (Original): A system according to claim 35, wherein said means for notifying comprises:

means for notifying said customer by an electronic mail message that said electronic bill is stored at the Internet site.

Claim 37 (Original): A system according to claim 33, wherein said means for issuing a bill comprises:

means for issuing a single electronic bill for both the on-line purchase and a lease corresponding to the off-line transaction.

Claim 38 (Original): A system according to claim 32, further comprising:

means for printing a paper bill for the on-line purchase.

Claim 39 (Original): A system according to claim 32, further comprising:
means for debiting a pre-registered bank account by an amount corresponding to the on-line transaction.

Claim 40 (Original): A system according to claim 39, wherein said means for debiting comprises:

means for debiting a pre-registered bank account by an amount corresponding to the on-line transaction and a payment for the off-line transaction.

Claim 41 (Original): A system according to claim 24, further comprising:
means for charging a third party credit card of the customer for the on-line transaction.

Claim 42 (Original): A system according to claim 24, further comprising:
means for issuing a paper bill for said transaction if said financial information is not
valid.

Claim 43 (Original): A system according to claim 32, wherein said means for issuing
comprises:

means for issuing the bill for the on-line purchase according to a predetermined
billing cycle which is greater than one day.

Claim 44 (Original): A system according to claim 32, wherein said means for issuing
comprises:

means for issuing a single bill for plural transactions occurring over a time period.

Claim 45 (Original): A system according to claim 24, further comprising:
means for purchasing a product through the on-line purchase, the product being
different from a product obtained through the off-line transaction.

Claim 46 (Original): A system according to claim 45, wherein said means for
purchasing comprises:

means for purchasing the product through the on-line purchase which is for use with
the product obtained through the off-line transaction.